

ABSTRACT

The existence of banking as a lending and financing institution as a financial institution is provided directly to provide assistance and funding to the community, one of which is in terms of providing credit. Problems that occur when completing credit Most likely what is done by banks is 80% of prospective customers do not have a credit history and 20% of the market for highly competitive credit and margins to get low customers. Credit assessment or credit assessment is a process carried out in granting credit for approved payments (Mario, 2017).

Accuracy in conducting credit assessments or credit assessments for prospective buyers is to analyze the factors that influence the smooth running of the financial system in implementing its commitments (Mario, 2017). Telkomsel has a complete analytical data system that manages and analyzes the variable income, employment, financial skills, consumption profile, social capital, and life that has been integrated, namely the Credit Rating system that can be used by financial institutions as a tool to help obtain financial assistance. This system forms several models that are used to predict levels

This study uses qualitative methods (in-depth interviews) to find out the customer's journey. Telkomsel Credit Assessment, so that Customer Travel Mapping (CJM) can be made to be a discussion material related to whatever must be done in every place. CJM Telkomsel Credit Rating. Customers in-depth interviews consisted of 3 designated customers from credit, financing and banking institutions.

Based on the results of in-depth interviews obtained various Actions, Motivations, Questions, Pain Points and Touch Points from each stage of CJM, namely Pre-Purchase, Purchase and Post-Purchase. The results of data analysis use affinity diagrams to reduce, present and complete various answers. At the PrePurchased stage, the customer has more background information, which deals with problems and eras related to credit scores. When purchased, the Customer agrees to satisfaction with the use of Telkomsel Credit Scoring. When PostPurchased, customers agree that the Telkomsel Credit Score is very helpful and plans to continue to work together.

Recommendations for PrePurchased Credit Assessment Telkomsel provides and provides complete, clear and ready information for prospective customers. Recommendations for Purchasing Credit Scores Telkomsel considers several considerations of customers to finally decide to subscribe to Telkomsel Credit Ratings. Recommendations for Post Purchasing Credit Appraisals Telkomsel considers several customer assessments that need to be corrected and assessed in relation to Telkomsel Credit Ratings, namely data quality, implementation and up-to-date data required by Telkomsel.

Key Word: customer journey; customer journey mapping; credit scoring